

3

FORM PTO-1449 INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)	OIP FEB 25 2002 PATENT TRADEMARK SERVICE	Attorney Docket Number 45659/TJD/T503	COPY OF PAPERS ORIGINALLY FILED
	Application Number	09/927,296	
	Filing Date	August 10, 2001	
	Applicant(s)	James C. Thomas, Jr.	
	Group Art Unit	2165	
	Examiner Name	Unknown	

U.S. PATENT DOCUMENTS						
EXAMINER INITIALS	DOCUMENT NUMBER	ISSUE DATE	PATENTEE	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
ED	5,025,372	06/1991	Burton et al.	364	406	
ED	5,705,798	01/1998	Tarbox	235	379	
ED	5,787,404	07/1998	Fernandez-Holmann	705	35	
ED	5,806,045	09/1998	Biorge et al.	705	14	
ED	5,884,271	03/1999	Pitroda	705	1	
ED	5,945,653	08/1999	Walker et al.	235	380	
ED	5,970,478	10/1999	Walker et al.	705	35	
ED	5,970,480	10/1999	Kalina	705	37	
ED	6,105,865	08/2000	Hardesty	235	380	
ED	6,108,641	08/2000	Kenna et al.	705	35	
ED	6,151,586	11/2000	Brown	705	14	
ED	6,222,914	04/2001	McMullin	379	144	


RECEIVED

MAR 04 2002

Technology Center 2100

FOREIGN PATENT DOCUMENTS							
EXAMINER INITIALS	DOCUMENT NUMBER	PUBLICATION DATE	COUNTRY OR PATENT OFFICE	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

OTHER DOCUMENTS	
EXAMINER INITIALS	Include name of the author (in CAPITAL LETTERS), title of the article, title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.

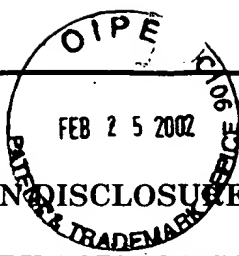
EXAMINER SIGNATURE		DATE CONSIDERED	6/1/03
--------------------	---	-----------------	--------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

FORM PTO-1449

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)



Attorney Docket Number	45659/TJD/T503
Application Number	09/927,296
Filing Date	August 10, 2001
Applicant(s)	James C. Thomas, Jr.
Group Art Unit	2165
Examiner Name	Unknown

**COPY OF PAPERS
ORIGINALLY FILED**

OTHER DOCUMENTS

EXAMINER INITIALS	Include name of the author (in CAPITAL LETTERS), title of the article, title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
ES	Patent No. EPO717381, synopsis of patent application entitled "System and Method for Processing Customized financial transaction card; publication date 1996-06-19
ED	Patent No. 6,098,881; abstract of patent entitled Magnetic Stripe Card Verification System
ES	LUCAS, Copyright 1998 Faulkner & Gray article entitled "Credit Card Management"; Load Date: May 8, 1998
ES	Ezpreapproval.com article entitled "Credit Cards That Offer Rewards"
ES	Bankrate.com article entitled "Credit card bill promotions are good deals -- for the issuer, not you" dated February 7, 2000
ES	On-line article re "Halliburton Employees' Federal Credit Union" re various VISA cards.

EXAMINER SIGNATURE		DATE CONSIDERED	6/1/03
-----------------------	--	--------------------	--------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

TJD/sad

SAD PAS395060.1*-11/12/01 6:20 PM

RECEIVED**MAR 04 2002****Technology Center 2100****BEST AVAILABLE COPY**